

Tom Domonoske

From: Kim Cybulski <kcybulski@vhbmortgage.com>
Sent: Wednesday, January 30, 2013 5:29 PM
To: 'tomdomonoske@earthlink.net'
Subject: information for loan application
Attachments: 20130130165540.pdf
Importance: High



Hello Mr. Domonoske,

I spoke to my team leader today to see what documentation would be most helpful in determining qualification of refinancing Mrs. Cross's mortgage. I have attached a verification of mortgage which we would need to update our credit report. How the current mortgage holder completes this form will be crucial, as that is what I must submit to the our credit reporting agency in order to add the mortgage reference. It could possibly be done by the credit reporting agency contacting the lender directly, but I fear it would not be handled favorably. Let me know if there are questions regarding this form.

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I hope we will be able to work together to get this refinance done.

Regards,

Kim Cybulski
Senior Mortgage Loan Officer
VIRGINIA HERITAGE MORTGAGE
4211 Pleasant Valley Road #150
Chantilly, VA 20151
703-766-6402 office
540-270-7953 mobile
703-766-6420 fax
NMLS #188605

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Request for Verification of Mortgage

5012001431

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: Lender – Complete items 1 through 8. Have applicant(s) complete item 9. Forward directly to creditor named in item 1.
Creditor – Please complete Parts II and III and return DIRECTLY to lender named in Item 2.

Part I - Request

| | |
|--------------------------------------|---|
| 1. To (Name and address of creditor) | 2. From (Name and address of lender) |
| | Kim Ann Cybulski Virginia Heritage Bank 4211 Pleasant Valley Rd. Chantilly, VA 20151 Phone 703-766-6400 |
| | Fax 703-766-6420 |

I certify that this verification has been sent directly to the creditor and has not passed through the hands of the applicant or any other interested party.

| | | | |
|---|--------------------------|--------------------|--|
| 3. Signature of Lender <i>Jim Cybulski</i> | 4. Title Loan Officer | 5. Date 1/30/13 | 6. Lender's No. (Optional) 5012001431 |
|---|--------------------------|--------------------|--|

7. Information to be verified

| | |
|--|--|
| Property Address [REDACTED] Warrenton, VA20187 | Account in the name of <u>Donna Johansen Cross</u> |
| | Loan Number |

To Creditor: We have applied for a mortgage loan and have stated that you have extended a loan to me/us. You are authorized to verify this information and to supply the lender with the information requested below. Your response is solely a matter of courtesy for which no responsibility is attached.

| | |
|--|--|
| 8. Name and Address of Applicant(s) Donna L Johansen Cross [REDACTED], Warrenton, VA 20187 | 9. Signature of Applicant(s) <input checked="" type="checkbox"/> See attached borrower's authorization <input checked="" type="checkbox"/> |
|--|--|

To Be Completed By Creditor

Part II – Verification of Mortgage

| | | | | |
|-----------------------------|--|--------------------------------|--|-------|
| 10. | <input type="checkbox"/> Mortgage <input type="checkbox"/> Land Contract | | | |
| Date mortgage originated | <hr/> | | | |
| Original mortgage amount | \$ <hr/> | Interest rate | <hr/> | |
| Current mortgage balance | \$ <hr/> | <input type="checkbox"/> Fixed | <input type="checkbox"/> ARM | |
| Monthly payment P&I only | \$ <hr/> | <input type="checkbox"/> FHA | <input type="checkbox"/> VA | |
| Payment with taxes and ins. | \$ <hr/> | <input type="checkbox"/> FNMA | <input type="checkbox"/> CONV | |
| Is mortgage current? | <input type="checkbox"/> Yes | <input type="checkbox"/> No | Next pay date | <hr/> |
| Is mortgage assumable? | <input type="checkbox"/> Yes | <input type="checkbox"/> No | No. of late payments in last 12 months | <hr/> |
| Satisfactory account? | <input type="checkbox"/> Yes | <input type="checkbox"/> No | Insurance agent | <hr/> |

11. Additional information which may be of assistance in determination of credit worthiness.

Part III – Authorized Signature

Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

| | | |
|--|----------------------------------|----------|
| 12. Signature of Creditor | 13. Title (Please print or type) | 14. Date |
| 15. Please print or type name signed in Item 12. | 16. Phone No. | |

Tom Domonoske

From: Kim Cybulski <kcybulski@vhbmortgage.com>
Sent: Thursday, January 31, 2013 12:30 PM
To: 'Tom Domonoske'
Subject: RE: information for loan application

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Kim Cybulski
703-766-6402 office
540-270-7953 mobile
NMLS#188605

From: Tom Domonoske [mailto:tomdomonoske@earthlink.net]
Sent: Thursday, January 31, 2013 11:06 AM
To: Kim Cybulski
Cc: peter.silva@gowengroup.com; 'Dale W. Pittman'; 'Karen Graham'; dljc@comcast.net; davecross@comcast.net; tomdomonoske@earthlink.net
Subject: RE: information for loan application

Kim:

Thanks for the email. We have a call set up tomorrow to discuss the terms of a settlement with American Portfolio and will discuss that with them.

As for your questions about the lawsuit, assuming you are able to arrange the loan and we resolve the prior loan with American Portfolio, the lawsuit that remains will be a fraud/breach of contract/violation of federal and Virginia statutes case against Prospect and the settlement company. It will be seeking to recover damages (in the form of dollars in their pocket). If they lose, they will not get those dollars in their pocket and they will not owe attorney's fees. I see no way this negatively affects their creditworthiness. I also believe that lenders do not normally consider whether an individual has a lawsuit going that might put money in their pocket as a risk factor. It really should have no effect. If you talk to someone who thinks it does, please have them call me.

Thomas D. Domonoske
461 Lee Avenue
Harrisonburg, Virginia

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Tom Domonoske

From: Tom Domonoske <tomdomonoske@earthlink.net>
Sent: Friday, February 08, 2013 11:51 AM
To: 'Kim Cybulski'
Cc: 'Dale Pittman'; peter.silva@gowengroup.com; dljc@comcast.net; davecross@comcast.net; tomdomonoske@earthlink.net
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Of Counsel, Legal Aid Justice Center, www.justice4all.org

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Thank you for letting me know. I was wondering how it was going. I will continue to hope for things to work out for Dave and Donna. Good luck to you all on this ordeal.

Regards,

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01/21/2013

Borrower(s): Donna Johansen Cross

Loan Number: [REDACTED]

INTENT TO PROCEED

In order to process your request for a mortgage loan we are required under the Real Estate Protection Act (RESPA) to document your intent to proceed with this transaction. By signing below you are hereby acknowledging your intent to proceed with this application and receipt the Good Faith Estimate.

Donna Johansen Cross, do hereby authorize Virginia Heritage Mortgage to charge my credit card account for the following fees, including but not limited to:

Appraisal Fee (\$400-600) Credit Report (\$18) Processing Fee (\$450)

Underwriting Fee (\$350) Courier Fee (\$50)

Please be advised that these fees incurred for services rendered will be charged in the event that the application is withdrawn, cancelled, denied, or does not close.

Credit Card Information:

Visa MasterCard

Card Number _____ CSV Numbers _____

Exp. Date _____

In the event this loan does not close, I further understand that Virginia Heritage Mortgage may charge my credit card account for any and all fees and costs Virginia Heritage Mortgage actually incurs in processing my application. The fees specific to your transaction may include but are not limited to a credit report fee, appraisal fee, processing fee, and an underwriting fee. The amount of these fees may vary and can be found on the Good Faith Estimate.

X _____ X _____ Date: _____

DC001513

Virginia Heritage Bank

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

| Borrower | | Co-Borrower | | |
|--|--|---|--|--|
| I. TYPE OF MORTGAGE AND TERMS OF LOAN | | | | |
| Mortgage <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service | | Agency Case Number Lender Case Number 5012001431 | | |
| Amount: \$ 312,000.00 | Interest Rate 3.750 % | No. of Months 360 | Amortization <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): | |
| II. PROPERTY INFORMATION AND PURPOSE OF LOAN | | | | |
| Subject Property Address (street, city, state, & ZIP) [REDACTED], Warrenton, VA 20187 County: Fauquier | | | No. of Units 1 | |
| Legal Description of Subject Property (attach description if necessary) See preliminary title report | | | Year Built 1999 | |
| Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent | | Property will be: <input checked="" type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Investment Residence | | |
| Complete this line if construction or construction-permanent loan. Year Lot Acquired Original Cost Amount Existing Liens (a) Present Value of Lot (b) Cost of Improvements Total (a+b) \$ \$ \$ \$ \$ \$ | | | | |
| Complete this line if this is a refinance loan. Year Acquired Original Cost Amount Existing Liens Purpose of Refinance Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made 2010 \$ 390,000.00 \$ No Cash-Out Rate/Term Cost \$ \$ \$ | | | | |
| Title will be held in what Name(s) Donna L Johansen Cross | | | Manner in which Title will be held Married woman | |
| | | | Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) | |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) | | | | |
| Borrower | | Co-Borrower | | |
| Borrower's Name (include Jr. or Sr. if applicable) Donna L. Johansen Cross | | Co-Borrower's Name (include Jr. or Sr. if applicable) | | |
| Social Security Number | Home Phone (incl. area code) | DOB (MM/DD/YYYY) | Yrs. School | |
| [REDACTED] | [REDACTED] | 1963 | 19 | |
| <input checked="" type="checkbox"/> Married | <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Co-Borrower) no. ages | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | Dependents (not listed by Borrower) no. ages |
| <input type="checkbox"/> Separated | | 2 10,12 | <input type="checkbox"/> Separated | |
| Present Address (street, city, state, ZIP) [REDACTED] Warrenton, VA 20187 | | Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. 2Y10M | | No. Yrs. |
| Mailing Address, if different from Present Address [REDACTED] Warrenton, VA 20187 | | Mailing Address, if different from Present Address | | |
| If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | | | | |
| Borrower | | IV. EMPLOYMENT INFORMATION | | Co-Borrower |
| Name & Address of Employer Fairfax Co Public Schools 4200 Lees Corner Road Chantilly, VA 20151 | | Self Employed Yrs. on this job 12Y | Name & Address of Employer <input type="checkbox"/> Self Employed Yrs. employed in this line of work/profession 12 | Self Employed Yrs. on this job Yrs. employed in this line of work/profession |
| Position/Title/Type of Business Teacher 703-814-8700 | | Position/Title/Type of Business Business Phone (incl. area code) | | Business Phone (incl. area code) |
| If employed in current position for less than two years or if currently employed in more than one position, complete the following: Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to) <div style="display: flex; align-items: center;"> <div style="flex-grow: 1;"></div> <div style="margin-right: 10px;"> Monthly Income \$ [REDACTED] </div> <div style="flex-grow: 1;"> Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to) <div style="display: flex; align-items: center;"> <div style="flex-grow: 1;"></div> <div style="margin-right: 10px;"> Monthly Income \$ [REDACTED] </div> </div> </div> </div> | | | | |
| Position/Title/Type of Business Business Phone (incl. area code) | | Position/Title/Type of Business Business Phone (incl. area code) | | |
| Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to) <div style="display: flex; align-items: center;"> <div style="flex-grow: 1;"></div> <div style="margin-right: 10px;"> Monthly Income \$ [REDACTED] </div> <div style="flex-grow: 1;"> Name & Address of Employer <input type="checkbox"/> Self Employed Dates (from-to) <div style="display: flex; align-items: center;"> <div style="flex-grow: 1;"></div> <div style="margin-right: 10px;"> Monthly Income \$ [REDACTED] </div> </div> </div> </div> | | Position/Title/Type of Business Business Phone (incl. area code) | | |
| Position/Title/Type of Business Business Phone (incl. area code) | | Position/Title/Type of Business Business Phone (incl. area code) | | |

Virginia Heritage Bank

| V: MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION | | | | | | |
|---|-------------|-------------|-------------|----------------------------------|-------------|-------------|
| Gross Monthly Income | Borrower | Co-Borrower | Total | Combined Monthly Housing Expense | Present | Proposed |
| Base Empl. Income* | \$ 5,916.00 | \$ | \$ 5,916.00 | Rent | \$ | |
| Overtime | | | | First Mortgage (P&I) | 2,614.00 | \$ 1,444.92 |
| Bonuses | | | | Other Financing (P&I) | | |
| Commissions | | | | Hazard Insurance | | 56.50 |
| Dividends/Interest | | | | Real Estate Taxes | | 318.00 |
| Net Rental Income | | | | Mortgage Insurance | | |
| Other (before completing, see the notice in "describe other income," below) | -40.83 | | -40.83 | Homeowner Assn. Dues | | 0.00 |
| Total | \$ 5,875.17 | \$ | \$ 5,875.17 | Total | \$ 2,614.00 | \$ 1,819.42 |

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Described Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

| B/C | Monthly Amount |
|----------------------------------|----------------|
| B: Unreimbursed business expense | \$ -40.83 |
| | |

| VI: ASSETS AND LIABILITIES | | | | | | |
|---|----------------------|---|--|--------------------------------------|----------------|--|
| This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also. | | | | | | |
| Completed <input type="checkbox"/> Jointly <input checked="" type="checkbox"/> Not Jointly | | | | | | |
| ASSETS | Cash or Market Value | Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. | | | | |
| Cash deposit toward purchase held by: | \$ | | | | | |
| List checking and savings accounts below | | LIABILITIES | | Monthly Payment & Months Left to Pay | Unpaid Balance | |
| Name and address of Bank, S&L, or Credit Union | | Name and address of Company WFFNATBANK | | \$ Payment/Months 134.00 52 | \$ 6,930.00 | |
| Acct. no. [REDACTED] | | | | | | |
| Acct. no. \$ | | Name and address of Company CAP ONE | | \$ Payment/Months 49.00 41 | \$ 1,985.00 | |
| Name and address of Bank, S&L, or Credit Union | | | | | | |
| Acct. no. \$ | | Name and address of Company CAP ONE | | \$ Payment/Months 37.00 40 | \$ 1,466.00 | |
| Name and address of Bank, S&L, or Credit Union | | | | | | |
| Acct. no. \$ | | Name and address of Company FMS FINANCIAL SOLUTIONS 9001 EDMONSTON ROAD GREENBELT, MD 20770 | | \$ Payment/Months 0.00 0 | \$ 233.00 | |
| Name and address of Bank, S&L, or Credit Union | | | | | | |
| Acct. no. \$ | | Name and address of Company | | \$ Payment/Months | \$ | |
| Stocks & Bonds (Company name/number & description) | | | | | | |
| Life insurance net cash value \$ | | | | | | |
| Face amount: \$ | | | | | | |
| Subtotal Liquid Assets \$ | | | | | | |
| Real estate owned (enter market value from schedule of real estate owned) | | \$ 395,000.00 | Acct. no. | \$ Payment/Months | \$ | |
| Vested interest in retirement fund \$ | | | Name and address of Company | | | |
| Net worth of business(es) owned (attach financial statement) | | \$ | | | | |
| Automobiles owned (make and year) | | \$ | Acct. no. | | | |
| Other Assets (itemize) | | \$ | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | | |
| | | | | | | |
| | | | Job-Related Expense (child care, union dues, etc.) | \$ | | |
| | | | Total Monthly Payments | \$ 220.00 | | |
| Total Assets a. \$ 395,000.00 | | Net Worth b. [REDACTED] | \$ 384,386.00 | Total Liabilities b. \$ 10,614.00 | | |

| VI: ASSETS AND LIABILITIES (cont.) | | | | | | | |
|---|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
| Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.) | | | | | | | |
| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
| Warrenton, VA 20187 | SFR | \$ 395,000.00 | \$ 305,000.00 | \$ 5 | \$ 2,616.00 | \$ 0.00 | \$ 5 |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| Totals | | \$ 395,000.00 | \$ 305,000.00 | \$ 5 | \$ 2,616.00 | \$ 0.00 | \$ 5 |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

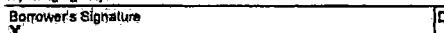
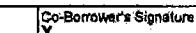
Alternate Name Creditor Name Account Number

| VII. DETAILS OF TRANSACTION | | VIII. DECLARATIONS | |
|--|---------------|---|--|
| a. Purchase Price | \$ 305,000.00 | If you answer "Yes" to any questions a through l, please use continuation sheet for explanation. | Borrower Co-Borrower |
| b. Alterations, improvements, repairs | | a. Are there any outstanding judgments against you? | <input type="checkbox"/> <input checked="" type="checkbox"/> |
| c. Land (if acquired separately) | | b. Have you been declared bankrupt within the past 7 years? | <input type="checkbox"/> <input checked="" type="checkbox"/> |
| d. Refinance (incl. debts to be paid off) | 305,000.00 | c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? | <input type="checkbox"/> <input checked="" type="checkbox"/> |
| e. Estimated prepaid items | 3,019.55 | d. Are you a party to a lawsuit? | <input checked="" type="checkbox"/> <input type="checkbox"/> |
| f. Estimated closing costs | 3,960.54 | e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantees. If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action.) | <input type="checkbox"/> <input checked="" type="checkbox"/> |
| g. PMI, MIP, Funding Fee | | f. Are you presently delinquent or default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question. | <input type="checkbox"/> <input checked="" type="checkbox"/> |
| h. Discount (if Borrower will pay) | | g. Are you obligated to pay alimony, child support, or separate maintenance? | <input type="checkbox"/> <input checked="" type="checkbox"/> |
| i. Total costs (add items a through h) | 311,980.09 | h. Is any part of the down payment borrowed? | <input type="checkbox"/> <input checked="" type="checkbox"/> |
| j. Subordinate financing | | i. Are you a co-maker or endorser on a note? | <input type="checkbox"/> <input checked="" type="checkbox"/> |
| k. Borrower's closing costs paid by Seller | | j. Are you a U.S. citizen? | <input checked="" type="checkbox"/> <input type="checkbox"/> |
| l. Other Credits (explain) | | k. Are you a permanent resident alien? | <input type="checkbox"/> <input checked="" type="checkbox"/> |
| Lender Credit | 0.00 | l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. | <input checked="" type="checkbox"/> <input type="checkbox"/> |
| Seller Credit | 0.00 | m. Have you had an ownership interest in a property in the last three years? | <input checked="" type="checkbox"/> <input type="checkbox"/> |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) | 312,000.00 | (1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)? | PR |
| n. PMI, MIP, Funding Fee financed | | (2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | S |
| o. Loan amount (add m + n) | 312,000.00 | | |
| p. Cash from l to Borrower (subtract j, k, l & o from i) | -19.81 | | |

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges, that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its successors, successors or assigns may retain the original and/or electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its successors, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns shall be liable for any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicer, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

| | | | |
|---|-----------|--|------|
| Borrower's Signature  | Date X | Co-Borrower's Signature  | Date |
|---|-----------|--|------|

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

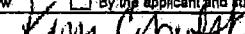
The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

| | | | |
|-------------------|---|--------------------|---|
| BORROWER | <input type="checkbox"/> I do not wish to furnish this information. | CO-BORROWER | <input type="checkbox"/> I do not wish to furnish this information. |
| Ethnicity: | <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino | Ethnicity: | <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino |
| Race: | <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American | Race: | <input type="checkbox"/> American Indian or Alaska native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American |
| | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White | | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White |
| Sex: | <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male | Sex: | <input type="checkbox"/> Female <input type="checkbox"/> Male |

To be Completed by Loan Originator:

This information was provided:

- In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature


Date 01/23/2013

| | | |
|--|--------------------------------------|--|
| Loan Originator's Name (print or type) Kim Ann Cybulski | Loan Originator Identifier 188605 | Loan Originator's Phone Number (including area code) 703-756-6402 |
|--|--------------------------------------|--|

| | | |
|---|---|---|
| Loan Origination Company's Name Virginia Heritage Bank | Loan Origination Company Identifier 178760 | Loan Origination Company's Address 4211 Pleasant Valley Rd. Chantilly, VA 20161 |
|---|---|---|

| Continuation Sheet/Residential Loan Application | | | |
|--|--|---------------------|------------|
| Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower. | Borrower: Donna L Johansen Cross | Agency Case Number: | |
| | Co-Borrower: | Lender Case Number: | [REDACTED] |

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

| | | | |
|-----------------------------------|------|--------------------------------------|------|
| Borrower's Signature: X | Date | Co-Borrower's Signature: X | Date |
|-----------------------------------|------|--------------------------------------|------|

Federal Truth-In-Lending Disclosure Statement

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

| | | |
|--|---|------------------|
| Lender: Virginia Heritage Bank | Loan Number: [REDACTED] | Date: 01/23/2013 |
| Borrower(s): Donna L Johansen Cross | Property Address: [REDACTED] Warrenton, VA 20187 | |
| <input checked="" type="checkbox"/> Initial Disclosure | <input type="checkbox"/> Final Disclosure | |

| ANNUAL PERCENTAGE RATE | FINANCE CHARGE | Amount Financed | Total of Payments |
|---|---|---|--|
| The cost of your credit as a yearly rate. E 3.797 % | The dollar amount the credit will cost you. E \$ 209,961.18 | The amount of credit provided to you or on your behalf. E \$ 310,210.45 | The amount you will have paid after you have made all payments as scheduled. E \$ 520,171.63 |

| INTEREST RATE AND PAYMENT SUMMARY | | Rate & Monthly Payment |
|---|--|------------------------|
| Interest Rate | | 3.750% |
| Principal + Interest Payment | | \$ 1,444.92 |
| <input checked="" type="checkbox"/> Est. Taxes + Insurance (Escrow) <input type="checkbox"/> Includes Private Mortgage Insurance <input type="checkbox"/> Includes Mortgage Insurance | | \$ 374.50 |
| Total Est. Monthly Payment | | \$ 1,819.42 |

- Demand Feature: This loan transaction has a demand feature.
 Required Deposit: The annual percentage rate does not take into account your required deposit.
 Variable Rate Feature: Your loan contains a Variable Rate Feature. Disclosures about the Variable Rate Feature have been provided to you separately.

Security: You are giving security interest in: [REDACTED], Warrenton, Va 20187
 the goods or property being purchased. real property you already own.

THERE IS NO GUARANTEE THAT YOU WILL BE ABLE TO REFINANCE TO LOWER YOUR RATE AND PAYMENTS.

Filing or Recording Fees: \$ 56.00

Late Charge: If a payment is more than 15 days late, you will be charged \$ 90.97 / 5.000 % of the payment.

Prepayment: If you pay off your loan early, you

- may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

| Type | Premium | Signature |
|----------------------------|---------|---|
| Credit Life | | I want credit life insurance. Signature: |
| Credit Disability | | I want credit disability insurance. Signature: |
| Credit Life and Disability | | I want credit life and disability insurance. Signature: |

This loan transaction requires the following insurance:

- Hazard Insurance Flood Insurance Credit Insurance Credit Life Insurance MMI PMI

You may obtain property insurance from anyone you want that is acceptable to the Lender. If you desire property insurance to be obtained through the Lender's designated agency, the cost will be set forth in a separate insurance statement furnished by the Lender.

If you purchase insurance from Lender, you will pay \$ for a one-year term.

Assumption: Someone buying your house:

- may may, subject to conditions. may not assume the remainder of your loan on the original terms.

See your contract documents for additional information regarding nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

All dates and numerical disclosures except late payment disclosures are estimates. E means an estimate.

The undersigned hereby acknowledge(s) reading and understanding all of the information disclosed above, and receiving a completed copy of this disclosure on the date indicated below.

Read, acknowledged and accepted this

day of

Prepared By: Kim Ann Cybulski

| | | | |
|------------------------------------|------|-------------|------|
| Borrower Donna L Johansen Cross | Date | Co-borrower | Date |
|------------------------------------|------|-------------|------|

QUESTIONS AND ANSWERS ABOUT "TRUTH-IN-LENDING" STATEMENT

Federal law provides that you receive a "Truth-in-Lending Disclosure Statement." Study it carefully as well as other information about your loan we gave you. Your loan is an important transaction. Following are some of the most frequently asked questions about the Truth-in-Lending Statement and their answers.

Q. What is a Truth-in-Lending disclosure Statement and Why Do I Receive It?

A. Your Disclosure Statement provides information which Federal law requires us to give you. The purpose of the statement is to give you information about your loan and help you shop for credit.

Q. What is the ANNUAL PERCENTAGE RATE?

A. The Annual Percentage Rate, or A.P.R., is the cost of your credit expressed in terms of an annual rate. Because you may be paying "points" and other closing costs, the A.P.R. disclosed is often higher than the interest rate on your loan. The A.P.R. can be compared to other loans for which you may have applied and give you a fair method of comparing price.

Q. What is the AMOUNT FINANCED?

A. The amount financed is the mortgage amount applied for MINUS prepaid finance charges and any required deposit balance. Prepaid finance charges include items such as loan origination fees, commitment or placement fee (points), adjusted interest, and initial mortgage insurance premium. The Amount Financed represents a NET figure used to allow you to accurately assess the amount of credit actually provided.

Q. Does this mean I will get a lower mortgage than I applied for?

A. No, if your loan is approved for the amount you applied for, that's how much will be credited toward your home purchase or refinance at settlement.

Q. Why is the ANNUAL PERCENTAGE RATE different from the interest rate for which I applied?

Why is the AMOUNT FINANCED different?

A. The Amount Financed is lower than the amount you applied for because it represents a NET figure. If someone applied for a mortgage of \$50,000 and their prepaid finance charges total \$2,000, the amount financed would be shown as \$48,000, or \$50,000 minus \$2,000.

The A.P.R. is computed from this LOWER figure, based on what your proposed payments would be. In a \$50,000 loan with \$2,000 in prepaid finance charges, and an interest rate of 14%, the payments would be \$592.44 (principal and interest) on a loan with a thirty year loan term. Since the A.P.R. is based on the NET amount financed, rather than on the actual mortgage amount, and since the payment amount remains the same, the A.P.R. is higher than the interest rate. It would be 14.62%. If this applicant's loan were approved he would still receive a \$50,000 loan for thirty years with monthly payments @ 14% or \$592.44.

Q. How will my payments be affected by the Disclosure Statement?

A. The Disclosure Statement only discloses your estimated payments. The interest rate determines what your monthly principal and interest payment will be.

Q. What is the FINANCE CHARGE?

A. The Finance Charge is the cost of credit. It is the total amount of interest calculated at the interest rate over the life of the loan, plus prepaid finance charges and the total amount of mortgage insurance charged over the life of the loan. This figure is ESTIMATED on the disclosure statement given with your application.

Q. What is the TOTAL OF PAYMENTS?

A. This figure indicates the total amount you will have paid, including principal, interest, prepaid finance charges, and mortgage insurance if you make the minimum required payments for the entire term of the loan. This figure is ESTIMATED on the Disclosure Statement and is estimated in any adjustable rate transaction.

Q. My statement says that if I pay the loan off early, I will not be entitled to a refund of part of the finance charge. What does this mean?

A. This means that you will be charged interest for the period of time in which you used the money loaned to you. Your PREPAID finance charges are not refundable. Neither is any interest which has already been paid. If you pay the loan off early, you should not have to pay the full amount of the "finance charges" shown on the disclosure. This charge represents an estimate of the full amount the loan would cost you if the minimum required payments were made each month through the life of the loan.

Q. Why must I sign the Disclosure Statement?

A. Lenders are required by law to provide the information on this statement to you in a timely manner. Your signature merely indicates that you have received this information, and does not obligate either you or the Lender in any way.

Servicing Disclosure Statement

Lender: Virginia Heritage Bank

Date: 01/23/2013

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et. seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow account payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advanced notice before a transfer occurs.

Check the appropriate box under "Servicing Transfer Information."

Servicing Transfer Information

We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.

or

We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

or

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is required as part of the mortgage loan application.

| | | | |
|-------------------------------------|------|----------|------|
| Borrower Donna L. Johansen Cross | Date | Borrower | Date |
| Borrower | Date | Borrower | Date |



FINANCING STATEMENT

General Terms and Conditions

Date: //

Applicant(s): **Donna L. Johansen Cross,**Property Address: **[REDACTED]**
Warrenton, VA 20187

Thank you for choosing VHB Mortgage, A Division of Virginia Heritage Bank for the financing of your home. This agreement affords you the opportunity to select the financing that best suits your needs as our customer and to clarify the terms and conditions of VHB Mortgage, A Division of Virginia Heritage Bank. It is intended to supplement the other disclosure documents that have been or will be given to you, such as the Good Faith Estimate of Closing Costs, Truth-in-Lending Disclosures, and the Program Disclosure. Employees of VHB Mortgage, A Division of Virginia Heritage Bank may not vary the terms and conditions outlined in this agreement, unless in writing by authorized personnel, nor should you rely on any representation or warranty that is inconsistent with this agreement. This agreement should be read carefully and should you have any questions or require clarification please contact your loan officer.

- I. **Estimate of Processing Time.** VHB Mortgage, A Division of Virginia Heritage Bank estimates that it will take approximately 30 days to process your loan application and, if approved, close your loan. VHB Mortgage, A Division of Virginia Heritage Bank estimates time necessary for the performance of any local government inspections and other functions necessary to close the loan. The processing and closing of the loan may vary from the estimates due to delays in VHB Mortgage, A Division of Virginia Heritage Bank receiving required information from you or from independent third parties. Therefore, VHB Mortgage, A Division of Virginia Heritage Bank is unable to guarantee that your requested loan will be approved or closed within the estimated time or prior to the expiration of any applicable lock-in period.
 - II. **Right to Rescind.** If you are applying for a refinance loan secured by your principal residence, no funds can be disbursed to anyone until the fourth business day following the loan closing. You have a legal right under federal law to cancel this transaction, without cost, within three business days. Purchases and Investment Properties are excluded from right of rescission.
 - III. **Private Mortgage Insurance.** If private mortgage insurance is required to be purchased as a condition of making this loan, you, as the borrower, may be eligible at a time after the closing to request that under appropriate circumstances the private mortgage insurance be canceled.
 - IV. **Right to Receive Appraisal.** You have the right to receive a copy of the appraisal report associated with this loan and application for credit. If you would like a copy, you may send your request in writing to VHB Mortgage, A Division of Virginia Heritage Bank at 11165 Fairfax Blvd., Fairfax, Virginia 22030. Your request must be received no later than 90 days after we have notified you of action taken on your credit application or after you have withdrawn your application. Please include your name, address of subject property, loan number (if available) and current mailing address.
 - V. **Flood Insurance.** If the property is in an area that has been identified by Federal Emergency Management Agency (FEMA) as having special flood or mudslide hazards and in which the sale of flood insurance policy has been made available under the National Flood Insurance Act of 1968, you must purchase a flood insurance policy satisfactory to the lender which contains the lender loss payee clause. Such coverage shall be equal to the balance of the loan or the maximum amount of National Flood Insurance Premium (NFIP) Insurance available, whichever is less. The effective date of such policy should be the day of or prior to the settlement of this transaction.
 - VI. **Release of Information.** To ensure that this transaction is processed and closed in accordance with time parameters outlined in section I of this document, I authorize VHB Mortgage, A Division of Virginia Heritage Bank to release any information about the loan to which I am entitled to the settlement agent, the builder, and/or the real estate agents that listed or sold the referenced property. I agree to indemnify, discharge and hold harmless VHB Mortgage, A Division of Virginia Heritage Bank, its stockholders, officers and agents from any and all claims, liability losses or other expenses (including but not limited to legal fees) resulting from disclosure of such information.
 - VII. **Attorney /Title Company.** It is your option and responsibility to choose an attorney or title company to conduct settlement of this loan. Failure to select an attorney or settlement agent may result in a delay in the closing of your loan.
 - VIII. **Equal Credit Notice.** VHB Mortgage, A Division of Virginia Heritage Bank complies with all Federal guidelines under the Equal Credit Opportunity Act which prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning VHB Mortgage, A Division of Virginia Heritage Bank is the Federal Reserve Bank, Richmond Consumers Activities Div., 701 E. Byrd St., Richmond, VA 23219 or call 1-804-697-8000.
- You need not disclose income from alimony, child support or separate maintenance unless you desire such income to be considered in determining creditworthiness. You may be asked to answer questions regarding your race/national origin, sex, marital status, and age. You do not have to answer such questions if you do not want to do so, but we are required to ask for the reason that such information is being requested by the Federal Government to monitor compliance with Federal Anti-Discrimination Statutes, which prohibit creditors from discriminating against applicants on those bases. If a courtesy title is included in the application (i.e., Mr., Mrs., Ms., Miss), it is your option to provide such information.
- IX. **Fair Lending Notice.** It is illegal to discriminate in the provisions of or the availability of financial assistance due to the consideration of:
 1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
 2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence occupied by the owner and for the purpose of the home improvement of any one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of VHB Mortgage, A Division of Virginia Heritage Bank or the Federal Reserve Bank, Richmond Consumers Activities Div., 701 E. Byrd St., Richmond, VA 23219 or call 1-804-697-8000.

FINANCING STATEMENT

General Terms and Conditions

- X. **Miscellaneous Charges.** In order to obtain loan approval and to process your loan request, it may be necessary to obtain verifications of employment, verifications of deposit, and condominium approval letters. Additionally, it may be necessary to use courier services and/or overnight delivery services. Whether or not these items are necessary will depend on the type of loan for which you are applying as well as the property type. In some instances, an outside employment verification service may be used to provide that information to VHB Mortgage, A Division of Virginia Heritage Bank. Employment verification service companies will charge for information provided and financial institutions commonly will charge for verifications as well. If purchasing a condominium, the property management company may also charge for information pertaining to investor ratios and homeowner delinquency ratios. If VHB Mortgage, A Division of Virginia Heritage Bank incurs any of these fees to complete the processing and approval of your loan, the full cost will be charged to you at settlement.
- XI. **Loan Program.** VHB Mortgage, A Division of Virginia Heritage Bank cannot guarantee acceptance of your application into a particular loan program
- XII. **Privacy Statement.** We recognize, respect, and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and the privacy regarding the collection and use of our customers' personal information, as well as the personal information of all consumers who visit our bank and website.

Confidentiality and Security of Nonpublic Personal Information. We restrict access to nonpublic personal information about you to only those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Nonpublic Personal Information We Disclose. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us.
- Information we receive from a consumer-reporting agency.

Nonpublic Personal Information We Disclose. We do not disclose any nonpublic personal information about you or our former customers to anyone, unless permitted by law. We reserve the right to change this disclosure policy with prior notification to you and the opportunity for you to opt-out of any information sharing we may elect to do in the future.

This document contains the entire agreement between the parties with respect to terms and conditions contained herein. This agreement may only be modified in writing. Oral representations are invalid.

VHB Mortgage, A Division of Virginia Heritage Bank may provide additional documentation and disclosures associated with the closing of your mortgage loan transaction.

By signing below, I hereby acknowledge that I have read and understand the terms of this agreement; I received a copy of this agreement and agree to be bound by its terms.

Borrower _____

Co-Borrower _____

Co-Borrower _____

Co-Borrower _____

VHB Mortgage, A Division of Virginia Heritage Bank
By: Kim Cybulski

Date: 1/23/13
Title: Sr Loan Officer

Virginia Heritage Bank
Notice to the Home Loan Applicant
Credit Score Information Disclosure

| | |
|--|---|
| Borrower(s) Name and Address: Donna L Johansen Cross [REDACTED] Warrenton, VA 20187 | Lender Name and Address: Virginia Heritage Bank 4211 Pleasant Valley Rd. Chantilly, VA 20151 |
|--|---|

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit-scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms on the loan, contact the lender.

One or more of the following credit bureaus provided a credit score that was used in connection with your home loan application.

Credit Bureau #1

EXPERIAN
PO BOX 2002
ALLEN, TX 75013

Phone:
Fax:
Model Used: ExperianFair Isaac
Range of Possible Scores: 300 to 850

Borrower

Name: Donna L Johansen Cross Score: 697 Date: 01/21/2013

Key Factors: RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH

TOO MANY INQUIRIES LAST 12 MONTHS
NUMBER OF ACCOUNTS WITH DELINQUENCY
TOO MANY ACCOUNTS WITH BALANCES

Number of Recent Inquiries on Credit Report

Co-Borrower

Name: _____ Score: _____ Date: //

Key Factors:

Number of Recent Inquiries on Credit Report

Notice to the Home Loan Applicant Credit Score Information Disclosure

Credit Bureau #2

TRANSUNION
2 BALDWIN PLACE, P. O. BOX 1000
CHESTER, PA 19022

Phone:
Fax:
Model Used: TransUnionEmpirica
Range of Possible Scores: 336 to 843

Borrower

Name: Donna L Johansen Cross Score: 707 Date: 01/21/2013

Key Factors: PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
NUMBER OF ACCOUNTS WITH DELINQUENCY
FACTA: Risk Score Value - INQUIRIES IMPACTED THE CREDIT SCORE

Number of Recent Inquiries on Credit Report

Co-Borrower

Name: _____ Score: _____ Date: //

Key Factors:

Number of Recent Inquiries on Credit Report

Credit Bureau #3

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374

Phone:
Fax:
Model Used: EquifaxBeacon
Range of Possible Scores: 300 to 850

Borrower

Name: Donna L Johansen Cross Score: 640 Date: 01/21/2013

Key Factors: DEROGATORY PUBLIC RECORD OR COLLECTION FILED
PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
TOO MANY INQUIRIES LAST 12 MONTHS

Number of Recent Inquiries on Credit Report

Co-Borrower

Name: _____ Score: _____ Date: //

Key Factors:

Number of Recent Inquiries on Credit Report

I/We have received a copy of this Credit Score Information Disclosure.

| Borrower | Date | Co-Borrower | Date |
|---|------|---|---|
| Donna L Johansen Cross Experian PO Box 2002 Allen, TX 75013 1-888-397-3742 | | Trans Union PO Box 1000 Chester, PA 19022 1-800-888-4213 | Equifax Credit Information Services PO Box 740241 Atlanta, GA 30374 1-800-685-1111 |

Form 4506-T

(Rev. January 2012)

Department of the Treasury
Internal Revenue Service**Request for Transcript of Tax Return**

OMB No. 1545-1872

► Request may be rejected if the form is incomplete or illegible.

Tip: Use form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

| | |
|---|--|
| 1a Name shown on tax return. If a joint return, enter the name shown first. Donna L Johansen Cross | 1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see Instructions) [REDACTED] |
| 2a If a joint return, enter spouse's name shown on tax return Donna L Johansen Cross | 2b Second social security number or individual taxpayer identification number if joint tax return [REDACTED] |
| 3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions) Warrenton, VA 20187 | |
| 4 Previous address shown on the last return filed if different from line 3 (See instructions) | |

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

Virginia Heritage Bank (Participant #300429 Mailbox: CoreLogic)
C/O CoreLogic, 4 First American Way, Santa Ana, CA 92707
866-418-4596

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your return information, you can specify this limitation in your written agreement with the third party.

| | |
|---|-------------------------------------|
| 6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. | ► 1040 |
| a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days..... | <input type="checkbox"/> |
| b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.... | <input type="checkbox"/> |
| c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days..... | <input checked="" type="checkbox"/> |
| 7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days | <input type="checkbox"/> |
| 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days | <input type="checkbox"/> |
| Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments. | |
| 9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. | 12/31/2011 12/31/2010 |
| Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved identity theft on your federal tax return. | |

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note. For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line 1a or 2a
[REDACTED]

| | | |
|-----------|--|------|
| Sign Here | Signature (see Instructions) | Date |
| | Title (if line 1a above is a corporation, partnership, estate, or trust) | |
| | Spouse's Signature | Date |

**Notice to Home Loan Applicant- Fact Act Disclosure
Credit Bureau Risk Scoring Factor Reason Codes**

| | |
|--|----|
| Amounts owed on accounts is too high | 01 |
| Level of delinquency on accounts | 02 |
| Too few bank revolving accounts | 03 |
| Proportion of loan balances to loan amounts is too high | 33 |
| Too many bank or national revolving accounts | 04 |
| Lack of recent installment loan information | 32 |
| Too many accounts with balances | 05 |
| Too many consumer finance accounts | 06 |
| Account payment history is too new to rate | 07 |
| Too many inquiries last 12 months | 08 |
| Too many accounts recently opened | 09 |
| Proportion of balances to credit limits too high on bank revolving or other revolving accounts | 10 |
| Amount owed on revolving accounts is too high | 11 |
| Length of time revolving accounts have been established | 12 |
| Time since delinquency too recent or unknown | 13 |
| Length of time accounts have been established | 14 |
| Lack of recent bank revolving information | 15 |
| Lack of recent revolving account information | 16 |
| No recent non-mortgage balance information | 17 |
| Number of accounts with delinquency | 18 |
| Too few accounts currently paid as agreed | 19 |
| Date of last inquiry to recent | 19 |
| Length of time since derogatory public record or collection is too short | 20 |
| Amount past due on accounts | 21 |
| Number of bank or national revolving accounts with balances | 23 |
| No recent revolving balances | 24 |
| Length of time installment loans have been established | 36 |
| Number of revolving accounts | 26 |
| Number of established accounts | 28 |
| No recent bankcard balances | 29 |
| Time since most recent account opening is too short | 30 |
| Too few accounts with recent payment information | 31 |
| Amount owed on delinquency accounts | 34 |
| Length of time open installment loans have been established | 36 |
| Number of consumer finance company accounts established relative to length of consumer finance history | 37 |
| Serious delinquency and public record or collection filed | 38 |
| Serious delinquency | 39 |
| Derogatory public record or collection filed | 40 |
| Lack of recent auto loan information | 98 |
| Length of time consumer finance company loans have been established | 98 |
| Lack of recent auto loan information | 97 |
| Lack of recent consumer finance company account information | 99 |

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

NOTIFICATION TO VIRGINIA MORTGAGE LOAN APPLICANTS

LENDER: **VIRGINIA HERITAGE MORTGAGE** DATE: //

ADDRESS: **4211 PLEASANT VALLEY RD.**

CHANTILLY, VA 20151

BORROWER(S): **Donna L Johansen Cross** TYPE OF LOAN: **Conventional**

ADDRESSSS: **[REDACTED]**

Warrenton VA 20187

You have this day, in an application to the lender listed above, applied for a mortgage loan to be secured by the residential real estate located at: **[REDACTED]**
Warrenton VA 20187

State law requires that all applicants for a mortgage loan be made aware of the following important information regarding the loan terms, interest, points and fees of the loan you have applied for:

By initialing below, each Applicant and Lender agree that all loan terms not legally locked in are subject to change until settlement.

| Applicant | Applicant | Kim Ann Cybulski Lender Representative |
|--|------------------------|---|
| 1. The loan terms, interest rate and fees quoted at the time of application are subject to change until the settlement date of the loan, unless a firm lock-in commitment is obtained. A firm lock-in commitment <input checked="" type="radio"/> is <input type="radio"/> not available from the Lender. | Interest Rate | |
| 2. If you chose to obtain a firm lock-in commitment from the Lender listed above, you will have the ability to fix for a specified period of time the following features of the loan you have applied for: | Points | |
| | Fees (specify): _____ | |
| | Other (specify): _____ | |

There will not be an additional charge for a lock-in commitment issued by the Lender.

3. The estimated processing time for closing the loan is 45-60 days. This estimated processing time takes into account the time needed for the performance of any local government inspections and any functions necessary to close the loan.

The actual time necessary to process and close the loan may vary from the estimate due to delays in the Lender receiving information from you or from others. Therefore, the Lender is unable to guarantee that your requested loan will be closed within the estimated time or prior to the expiration of any firm lock-in commitment. For this reason, you should assure yourself that the time period specified in the lock-in commitment is sufficient for your purposes.

I/We certify that we have received a copy of this Notification to Virginia Mortgage Loan Applicants and understand the provisions included in the notification.

| VHB MORTGAGE Lender | Borrower |
|--|----------|
| <u>Kim Ann Cybulski</u> Authorized Representative | Borrower |
| | Borrower |
| | Borrower |

Borrower's Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Virginia Heritage Bank.
In applying for the loan.
I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Virginia Heritage Bank reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Virginia Heritage Bank.
As part of the application process, Virginia Heritage Bank may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We understand and agree that Virginia Heritage Bank reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. Virginia Heritage Bank or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Virginia Heritage Bank or the investor that purchased the mortgage is appreciated.

Donna L Johansen Cross

Date

Date

Social Security Number: [REDACTED]

Social Security Number:

**NOTICE TO BORROWER
SURVEY/TERMITE REPORT/WATER/SEPTIC INSPECTION
WAIVER AND HOLD HARMLESS AGREEMENT**

BORROWER(S): Donna L Johansen Cross
LOAN NUMBER: [REDACTED]

SECURITY PROPERTY: [REDACTED]
Warrenton VA 20187

This is to certify that I/We have read and understand the following:

- (1) SURVEYS – **VHB Mortgage** does not require a new survey on loans to refinance or purchase, provided a Title Policy can be obtained without exceptions as to matters of a survey. **The survey coverage will not extend to the home owners policy.**
- (2) TERMITE REPORT – On refinance loans, VHB Mortgage does not require any documentation relating to a previous Termite Report or Soil Treatment Report unless the appraiser, or any other source, notes a problem and recommends an inspection. On purchase loans involving new or existing properties, a new Termite Report or Soil Treatment Report would not be required unless the appraiser, or any other source, noted a problem and/or recommended an inspection. In the event a problem is disclosed on either a refinance or purchase loan, VHB Mortgage would then require a new Termite Report and, if applicable, a structural report and repairs.
- (3) VHB Mortgage will not require inspection of these systems unless the appraiser, or any other source indicates a potential problem.
- (4) TITLE POLICY – VHB Mortgage requires a mortgagee title policy up to the amount of the loan, to protect our interest in the security property. You may wish to purchase an owner's policy to protect your ownership interest in the property.

Notice is hereby given:

Inspections and certification of such systems as outlined in the information above, may not be required by VHB Mortgage, however, it is recommended that you discuss or obtain the documentation from the seller or builder. You have the option to have such services performed and/or systems inspected at your cost and expense. **It may be in your best interest to obtain an inspection of such systems to protect your interest in the security property.**

In the event that VHB Mortgage does not require a private water system inspection, a septic systems inspection, a termite inspection, or a survey, VHB Mortgage makes no warranties or representations as to the satisfactory condition of these matters. In consideration of VHB Mortgage making a mortgage loan to the undersigned, Borrower(s) hereby agree(s) to hold harmless and indemnify VHB Mortgage and/or its successors and assigns from any liability, expense, or cause of action in any way arising as a result of Borrower's decision not to have the services performed or systems/items inspected.

Correspondent: VHB Mortgage Borrower(s): _____
Originator: Kim Ann Cybulski _____
Date: 01/21/2013

Applicable to Conventional Loans Only

DC001529



//

CUSTOMER IDENTIFICATION DISCLOSURE

As required by the United States of America Patriot Act (USAPA), I hereby acknowledge that I will help the government fight the funding of terrorism and money laundering activities by providing proper identification with the application of my mortgage loan. I have been advised that the USAPA requires all financial institutions, including mortgage companies, to obtain, verify and record information that identifies each person who opens an account.

When you apply for a mortgage loan with our company, we will ask you for your name, address, date of birth and other information that allows us to identify you. You agree to provide copies of driver's license or other identifying documentation if asked by the lender.

Acknowledged and agreed by:

| | | | |
|----------|------|----------|------|
| Borrower | Date | Borrower | Date |
|----------|------|----------|------|

| | | | |
|----------|------|----------|------|
| Borrower | Date | Borrower | Date |
|----------|------|----------|------|

VIRGINIA HERITAGE BANK

PRICE AGREEMENT

Borrower: **Donna L Johansen Cross**
Borrower SSN: **[REDACTED]**
Co-Borrower:
Co-Borrower SSN:
Loan Number:
Current Address:
[REDACTED]
Warrenton, VA 20187

Loan Officer: **Kim Ann Cybulski**

You have applied for a mortgage loan to be secured by residential real estate located at the address referenced below:

Property Address: **[REDACTED]**
Warrenton, VA 20187

Projected Closing Date: **02/22/2013**

State laws require that all applicants for a mortgage loan be made aware of the following important information regarding the loan terms, interest, points and fees of the loan you have applied for. The state of Maryland further requires that this Price Agreement be executed by you within 10 business days of the application date:

1. The loan terms, interest rate and fees quoted at the time of application are subject to change until the settlement date of the loan, unless a firm lock-in commitment is obtained.
2. If you choose to obtain a firm lock-in commitment from the lender listed above, you will have the ability to fix for a specified period of time the following features of the loan you have applied for:

| | | | | | |
|---------------------|--------------|------------------|---------------|--------|---------|
| Loan Amount: | \$312,000.00 | Term: | 360 | LTV: | 78.987% |
| Interest Rate: | 3.750% | Product: | C 30 YR Fixed | CLTV: | 78.987% |
| Origination Points: | | Discount Points: | | Total: | 0.000 |

There will not be an additional charge for a lock-in commitment issued by the Lender. The estimated processing time for closing the loan is thirty (30) days. The estimated processing time takes into account the time needed for the performance of any local government inspections and any functions necessary to close the loan. The actual time necessary to process and close the loan may vary from the estimate due to delays in the Lender receiving information from you and others. Therefore, the lender is unable to guarantee that your requested loan will be closed within the estimated time or prior to the expiration of any firm lock-in commitment. For this reason, you should assure yourself that the time period specified in the lock-in commitment is sufficient for your purposes.

LOCKED RATE AND POINTS

Price Agreement expiration date: 11

By initialing below you have chosen to "lock-in" your mortgage loan. Virginia Heritage Mortgage, A Division of Virginia Heritage Bank (hereafter referred to as "VHM") will honor the terms shown above until the indicated expiration date. If this mortgage loan does not close on or before the Price Agreement expiration date referenced above, the terms of this Price Agreement will "expire" which means you will receive the original interest rate and points quoted in this Price Agreement or the current market interest rate and points at the date of the re-lock...whichever is greater!

Borrower: _____ **Co-Borrower:** _____ **Lender Representative:** _____

FLOAT WITH THE MARKET

By initialing below you have chosen to "float" your mortgage loan. Each applicant and lender agrees that all loan terms not legally "locked-in" are subject to change until settlement. It is understood and agreed that VHM cannot warrant the continued availability of any particular program throughout the processing of your mortgage loan. It is understood and agreed that you can only call between the hours of 12:00 P.M. and 4:00 P.M. on non-Federal holiday business days (Monday through Friday) to "lock-in" your interest rate and points no later than ten (10) days prior to your scheduled settlement date.

Borrower: _____ **Co-Borrower:** _____ **Lender Representative:** KC

THIS DOCUMENT CONTAINS THE ENTIRE AGREEMENT BETWEEN YOU AND VHM WITH RESPECT TO THE TERMS OF YOUR MORTGAGE LOAN. PLEASE NOTE THAT IF YOU HAVE OPTED TO "FLOAT WITH THE MARKET", ALL TERMS REGARDING YOUR MORTGAGE LOAN MUST BE IN WRITING USING THIS PRICE AGREEMENT FORMAT WHEN YOU "LOCK-IN". IT IS UNDERSTOOD AND AGREED THAT (1) THIS AGREEMENT IS NEITHER A COMMITMENT TO LEND ON THE PART OF VHM NOR IS THIS A MORTGAGE LOAN APPROVAL, (2) THAT UPFRONT POINTS PAID TO VHM SHALL NOT BE REFUNDED UNDER ANY CIRCUMSTANCES AND (3) A CHANGE IN YOUR LOCKED MORTGAGE AMOUNT OF 10% OR MORE MAY CAUSE YOUR RATE AND POINTS LOCK-IN TO IMMEDIATELY "EXPIRE".

I/We hereby fully understand and accept the above terms and agreement as a binding contract between me/us and VHM. I/We further certify that I/we have received a copy of this "Notification to Virginia Mortgage Loan Applicants" and understand the provisions of this notification.

VHM Representative: Kim Cybulski

Kim Ann Cybulski

Borrower:

Donna L Johansen Cross

Date presented to Borrower: 1/23/13
Page 1 of 1: Price Agreement

Co-Borrower:

DC001531

Federal Truth-In-Lending Disclosure – Itemization of Amount Financed

| Borrower(s): Donna L Johansen Cross | | Lender/Broker: Virginia Heritage Bank | |
|--|-------------------------|---------------------------------------|-----------------|
| | | Preparation Date: 01/23/2013 | |
| P&I Payment: \$ 1,444.92 | | Interest Rate: 3.750 % | |
| Loan Amount | Prepaid Finance Charges | | Amount Financed |
| \$ 312,000.00 | \$ 1,789.55 | = | \$ 310,210.45 |
| | | POC / PTC | |
| 801 Our Origination Charge | | \$ | 825.00 |
| 806 Tax Service | | \$ | 80.00 |
| 807 Flood Certification to CoreLogic | | \$ | 14.00 |
| 901 Prepaid Interest 10 days @ \$32.0548 | | \$ | 320.55 |
| 1101 Title Services and Lender's Title Insurance Includes | | \$ | 550.00 |
| 1102. Settlement or Closing Fee to Walker Title | 295.00 | | |
| 1111. Delivery Fee | 65.00 | | |
| 1112. Payoff Processing Fee | 125.00 | | |
| 1113. Document Retrieval Fee | 30.00 | | |
| 1114. Release Tracking Fee | 35.00 | | |
| PREPAID FINANCE CHARGE | | | \$ 1,789.55 |
| 804 Appraisal Fee | | \$ | 450.00 |
| 805 Credit Report to EQUIFAX | | \$ | 20.55 |
| 1002 Homeowner's Insurance 14 months @ \$56.50 per month | | \$ | 791.00 |
| 1004 Taxes 6 months @ \$318.00 per month | | \$ | 1,908.00 |
| 1101 Title Services and Lender's Title Insurance Includes | | \$ | 900.00 |
| 1104. Lender's Title Insurance | 650.00 | | |
| 1109. Title Examination-Walker Title | 175.00 | | |
| 1110. Title Insurance Binder-Walker Title | 75.00 | | |
| 1202 Recording Fees | | \$ | 56.00 |
| 1204 City/County Tax/Stamps to Fairfax/Loudoun Tax Stamps Mortgage | | \$ | 284.99 |
| 1205 State Tax/Stamps to Va Tax Stamps-Mortgage | | \$ | 780.00 |
| AMT PAID ON YOUR ACCT/PAID TO OTHERS ON YOUR BEHALF | | | \$ 6,980.09 |

Initials

Initials

Initials

Initials



Good Faith Estimate (GFE)

| | |
|---|---|
| Name of Originator Virginia Heritage Bank Kim Ann Cybulski | Borrower Donna L Johansen Cross |
| Originator Address 4211 Pleasant Valley Rd. Chantilly, VA 20151 | Property Address [REDACTED] |
| Originator Phone Number 703-766-6400 | Warrenton, VA 20187 |
| Originator Email kcybulski@vhbmortgage.com | Date of GFE 01/23/2013 |

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|--------------------|--|-----------------------------|---|------------------|----------|--|--------------------|---------------------|------------------------------------|-------------------------------|----------------|--|--|---|------------------------------|--|--|------------------------------|--|--|--|--|---|--|--|---|--|--|--|---|--|--|--|--|---|--|--|
| Purpose | This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's Special Information Booklet on settlement charges, your <i>Truth-in-Lending Disclosures</i> , and other consumer information at www.hud.gov/respa . If you decide you would like to proceed with this loan, contact us. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Shopping for your loan | Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Important dates | <ol style="list-style-type: none"> The interest rate for this GFE is available through 01/23/2013 5:00 AM. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate. This estimate for all other settlement charges is available through 02/05/2013. After you lock your interest rate, you must go to settlement within 25 days (your rate lock period) to receive the locked interest rate. You must lock the interest rate at least 7 days before settlement. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Summary of your loan | <table border="1"> <tr> <td>Your initial loan amount is</td> <td colspan="3">\$ 312,000.00</td> </tr> <tr> <td>Your loan term is</td> <td colspan="3">30 years</td> </tr> <tr> <td>Your initial interest rate is</td> <td colspan="3">3.750 %</td> </tr> <tr> <td>Your initial monthly amount owed for principal, interest, and any mortgage insurance is</td> <td colspan="3">\$ 1,444.92 per month</td> </tr> <tr> <td>Can your interest rate rise?</td> <td colspan="3"> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of %. The first change will be in </td> </tr> <tr> <td>Even if you make payments on time, can your loan balance rise?</td> <td colspan="3"> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$. </td> </tr> <tr> <td>Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?</td> <td colspan="3"> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$. </td> </tr> <tr> <td>Does your loan have a prepayment penalty?</td> <td colspan="3"> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$ </td> </tr> <tr> <td>Does your loan have a balloon payment?</td> <td colspan="3"> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years. </td> </tr> </table> | | | Your initial loan amount is | \$ 312,000.00 | | | Your loan term is | 30 years | | | Your initial interest rate is | 3.750 % | | | Your initial monthly amount owed for principal, interest, and any mortgage insurance is | \$ 1,444.92 per month | | | Can your interest rate rise? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of %. The first change will be in | | | Even if you make payments on time, can your loan balance rise? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$. | | | Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$. | | | Does your loan have a prepayment penalty? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$ | | | Does your loan have a balloon payment? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years. | | |
| Your initial loan amount is | \$ 312,000.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Your loan term is | 30 years | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Your initial interest rate is | 3.750 % | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Your initial monthly amount owed for principal, interest, and any mortgage insurance is | \$ 1,444.92 per month | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Can your interest rate rise? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of %. The first change will be in | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Even if you make payments on time, can your loan balance rise? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Does your loan have a prepayment penalty? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Does your loan have a balloon payment? | <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Escrow account information | <p>Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ 1,444.92.</p> <p>Do we require you to have an escrow account for your loan?</p> <p><input checked="" type="checkbox"/> No, you do not have an escrow account. You must pay these charges directly when due.</p> <p><input type="checkbox"/> Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Summary of your settlement charges | <table border="1"> <tr> <td>A</td> <td>Your Adjusted Origination Charges (See page 2.)</td> <td>\$ 825.00</td> </tr> <tr> <td>B</td> <td>Your Charges for All Other Settlement Services (See page 2.)</td> <td>\$ 6,155.09</td> </tr> <tr> <td>A + B</td> <td>Total Estimated Settlement Charges</td> <td>\$ 6,980.09</td> </tr> </table> | | | A | Your Adjusted Origination Charges (See page 2.) | \$ 825.00 | B | Your Charges for All Other Settlement Services (See page 2.) | \$ 6,155.09 | A + B | Total Estimated Settlement Charges | \$ 6,980.09 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A | Your Adjusted Origination Charges (See page 2.) | \$ 825.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| B | Your Charges for All Other Settlement Services (See page 2.) | \$ 6,155.09 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A + B | Total Estimated Settlement Charges | \$ 6,980.09 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

**Understanding
your estimated
settlement
charges**

Your Adjusted Origination Charges

1. Our origination charge

This charge is for getting this loan for you.

\$ 825.00

2. Your credit or charge (points) for the specific interest rate chosen

The credit or charge for the interest rate of **3.750** % is included in "Our origination charge." (See item 1 above.)

0.00

You receive a credit of \$ for this interest rate of %. This credit reduces your settlement charges.

You pay a charge of \$ for this interest rate of %. This charge (points) increases your total settlement charges.

The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.

A

Your Adjusted Origination Charges

\$ 825.00

Your Charges for All Other Settlement Services

3. Required services that we select

These charges are for services we require to complete your settlement.

We will choose the providers of these services.

564.55

| Service | Charge | Service | Charge |
|----------------------------|---------------|---------|--------|
| Appraisal Fee | 450.00 | | |
| Credit Report | 20.55 | | |
| Tax Service | 80.00 | | |
| Flood Certification | 14.00 | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

4. Title services and lender's title insurance

This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.

1,450.00

5. Owner's title insurance

You may purchase an owner's title insurance policy to protect your interest in the property.

6. Required services that you can shop for

These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below.

0.00

| Service | Charge | Service | Charge |
|---------|--------|---------|--------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

7. Government recording charges

These charges are for state and local fees to record your loan and title documents.

56.00

8. Transfer taxes

These charges are for state and local fees on mortgages and home sales.

1,064.99

9. Initial deposit for your escrow account

This charge is held in an escrow account to pay future recurring charges on your property and includes all property taxes, all insurance, and other .

2,699.00

10. Daily interest charges

This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$ **32,0548** per day for **10** days (if your settlement is **02/22/2013**).

320.55

11. Homeowner's insurance

This charge is for the insurance you must buy for the property to protect from a loss, such as fire.

0.00

| Policy | Charge |
|--------|--------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |

B

Your Charges for All Other Settlement

\$ 6,155.09

A + B

Total Estimated Settlement Charges

\$ 6,980.09



Instructions

Understanding which charges can change at settlement

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

| These charges cannot increase at settlement: | The total of these charges can increase up to 10% at settlement: | These charges can change at settlement: |
|---|--|---|
| <ul style="list-style-type: none"> ▪ Our origination charge ▪ Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) ▪ Your adjusted origination charges (after you lock in your interest rate) ▪ Transfer taxes | <ul style="list-style-type: none"> ▪ Required services that we select ▪ Title services and lender's title insurance (if we select them or you use companies we identify) ▪ Owner's title insurance (if you use companies we identify) ▪ Required services that you can shop for (if you use companies we identify) ▪ Government recording charges | <ul style="list-style-type: none"> ▪ Required services that you can shop for (if you do not use companies we identify) ▪ Title services and lender's title insurance (if you do not use companies we identify) ▪ Owner's title insurance (if you do not use companies we identify) ▪ Initial deposit for your escrow account ▪ Daily interest charges ▪ Homeowner's insurance |

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with lower settlement charges, then you will have a higher interest rate.
- If you want to choose this same loan with a lower interest rate, then you will have higher settlement charges.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

| | The loan in this GFE | The same loan with lower settlement charges | The same loan with a lower interest rate |
|---|----------------------|---|---|
| Your initial loan amount | \$ 312,000.00 | \$ 312,000.00 | \$ 312,000.00 |
| Your initial interest rate ¹ | 3.750 % | % | % |
| Your initial monthly amount owed | \$ 1,444.92 | \$ | \$ |
| Change in the monthly amount owed from this GFE | No change | You will pay \$ more every month | You will pay \$ less every month |
| Change in the amount you will pay at settlement with this interest rate | No change | Your settlement charges will be reduced by \$ | Your settlement charges will increase by \$ |
| How much your total estimated settlement charges will be | \$ 6,980.09 | \$ | \$ |

¹ For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

| | This loan | Loan 2 | Loan 3 | Loan 4 |
|------------------------------------|-----------|--------|--------|--------|
| Loan originator name | | | | |
| Initial loan amount | | | | |
| Loan term | | | | |
| Initial Interest rate | | | | |
| Initial monthly amount owed | | | | |
| Rate lock period | | | | |
| Can interest rate rise? | | | | |
| Can loan balance rise? | | | | |
| Can monthly amount owed rise? | | | | |
| Prepayment penalty? | | | | |
| Balloon payment? | | | | |
| Total Estimated Settlement Charges | | | | |

If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.



Settlement Service List of Providers

Date: 01/23/2013

Loan Number: _____

This list is provided to inform you of Particular Settlement Service Providers. You are not required to use the providers on this list. The costs indicated in sections 4-6 on the Good Faith Estimate are based upon the fees charged by the providers in this list. Except for the Lender's chosen attorney, credit reporting company and appraiser, you may shop for your own Settlement Service Providers.

| Service Provided: | Title Insurance | Service Type: |
|------------------------|--|---------------|
| Company Name: | Walker Title | |
| Address: | 11781 Lee Jackson Memorial Highway, Suite 300, Fairfax, VA 22033 | |
| Phone Number: | 706-591-2325 | Line Item #: |
| Provider Relationship: | | |
| Service Provided: | Pest Management | |
| Company Name: | Orkin | |
| Address: | | |
| Phone Number: | 866-945-6097 | Line Item #: |
| Provider Relationship: | | |
| Service Provided: | | |
| Company Name: | | |
| Address: | | |
| Phone Number: | | Line Item #: |
| Provider Relationship: | | |
| Service Provided: | | |
| Company Name: | | |
| Address: | | |
| Phone Number: | | Line Item #: |
| Provider Relationship: | | |
| Service Provided: | | |
| Company Name: | | |
| Address: | | |
| Phone Number: | | Line Item #: |
| Provider Relationship: | | |
| Service Provided: | | |
| Company Name: | | |
| Address: | | |
| Phone Number: | | Line Item #: |
| Provider Relationship: | | |
| Service Provided: | | |
| Company Name: | | |
| Address: | | |
| Phone Number: | | Line Item #: |
| Provider Relationship: | | |
| Service Provided: | | |
| Company Name: | | |
| Address: | | |
| Phone Number: | | Line Item #: |
| Provider Relationship: | | |
| Service Provided: | | |
| Company Name: | | |
| Address: | | |
| Phone Number: | | Line Item #: |
| Provider Relationship: | | |
| Service Provided: | | |
| Company Name: | | |
| Address: | | |
| Phone Number: | | Line Item #: |
| Provider Relationship: | | |
| Service Provided: | | |
| Company Name: | | |
| Address: | | |
| Phone Number: | | Line Item #: |
| Provider Relationship: | | |

These settlement service providers are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the Lender will take first lien on the property.

"The undersigned hereby acknowledge receiving and reading a completed copy of this disclosure. The delivery and signing of this disclosure does not constitute an obligation on the part of the Lender to make, or the Borrower(s) to accept, the loan as identified."

Read, acknowledged and accepted this _____ day of _____

Borrower Donna L Johansen Gross

Co-borrower

*******IMPORTANT NOTICE*******

UNDISCLOSED DEBT DISCLOSURE

Lenders must now meet additional Agency guidelines regarding undisclosed debt. Effective June 1, 2010, Lenders are now required to verify that borrowers have not incurred new debts or liabilities that may affect their ability to fulfill a mortgage payment obligation prior to Closing the loan. In order for us to ensure that you have not incurred additional debt or liabilities, in-between initial application and closing, we may re-pull your credit and/or utilize other monitoring services to determine if your credit has changed. In addition, we may be required to complete the following steps:

- Re-qualify you for the loan if any additional inquiries into your credit result in additional liabilities.
- Re-qualify you with any new monthly payments included in the debt-to-income calculation as a result of any new liabilities.
- Require you to provide a detailed explanation for each recent inquiry or debt that is reported.

Please note that any debts or liabilities obtained during this period, which may or may not be reflected on the credit report or disclosed in the final loan application, may affect your loan approval, the pricing of your loan or your ability to close your loan on time.

ACKNOWLEDGEMENT

By signing below I/we acknowledge that I/we understand any new or undisclosed debt I/we incur prior to settlement may negatively impact my loan approval and ability to meet my settlement date.

—

Applicant's Signature

Co-Applicant's Signature

Donna Johansen Cross

Date

Date

Loan Options Disclosure

Applicant(s): **Donna L Johansen Cross**

Date: **01/23/2013**

Property Address: **[REDACTED]
Warrenton, VA 20187**

Loan Number: **[REDACTED]**

Broker: **Virginia Heritage Bank**

NMLS Number: **178760**

Loan Originator: **Kim Ann Cybulski**

NMLS Number: **188605**

You **Donna L Johansen Cross** expressed an interest in obtaining a
Fixed Rate loan with a loan term of **360**. Based on information provided by and/or about
you, we **Virginia Heritage Bank**

have obtained loan options from a significant number of creditors with which we regularly do business. The phrase "significant number of creditors with which we regularly do business" means three or more creditors, unless we regularly do business with fewer than three, in which case it means all such creditors. Based on this information about you, and certain information routinely communicated to us by the creditors listed below (such as, for example, the particular creditor's rate sheets showing current pricing or the required minimum credit score), we have a good faith belief that the loan options presented are loans for which you likely qualify, assuming you further meet the particular creditor's specific loan criteria, as applicable, at all pertinent times up to and including the time of closing. This Loan Options Disclosure only estimates possible loan scenarios, and is based solely on estimated figures and information available at the time prepared. It is neither a loan commitment nor a guarantee of any kind.

The primary purpose of this disclosure is to present you with the following loan options for the type of loan transaction for which you expressed an interest, in an effort to assist you in selecting a loan that best fits your individual goals, needs, and preferences, including:

- The loan with the **lowest interest rate** – "Loan Option 1" in the table below;
- The loan with the **lowest interest rate without any of the following features**: negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the loan term, a demand feature, shared equity, or shared appreciation – "Loan Option 2" in the table below; and
- The loan with the **lowest total dollar amount for origination points or fees and discount points** – "Loan Option 3" in the table below.

If information is included for "Loan Option 4" in the table below, we also have included a fourth loan option for the type of transaction in which you expressed interest and for which we believe you likely qualify for further comparison with the other three loan options listed. We do not state a preference with regard to any of the available options, and the selection of an appropriate loan is entirely yours.

The Loan Options table does not include all of the information relevant to your decision, and you may wish to consider additional criteria not included in the table when selecting a loan. Please ask us, your legal or other advisors, or any other appropriate person, if you have any questions about the Loan Options presented or this Loan Options Disclosure.

| | Loan Option 1 Lowest Interest Rate | Loan Option 2 Lowest Interest Rate (without certain features) | Loan Option 3 Lowest Total Dollar Amount for Origination Points or Fees & Discount Points | Loan Option 4 Another Alternative |
|--|--|---|--|---|
| Creditor | | | | |
| Loan Type | | | | |
| Loan Term | | | | |
| Interest Rate | | | | |
| Initial Fixed Interest Rate Period (if applicable) | | | | |
| Origination Points or Fees | OR | OR | OR | OR |
| Discount Points | OR | OR | OR | OR |
| TOTAL DOLLAR AMOUNT of Origination Points or Fees and Discount Points | | | | |
| Does this Loan Include: | | | | |
| Negative Amortization? | | No | | |
| Prepayment Penalty? | | No | | |
| Interest-Only Payments? | | No | | |
| Balloon Payment in the first 7 years of the life of the loan? | | No | | |
| Demand Feature? | | No | | |
| Shared Equity? | No | No | No | No |
| Shared Appreciation? | No | No | No | No |

Having considered my/our particular needs and circumstances, as well as my/our goals, I/we hereby choose the following:

- Loan Option 1
- Loan Option 2
- Loan Option 3
- Loan Option 4
- Other loan/not listed above (described as):

I/we understand that I/we can change my/our mind about this selection before closing on a loan.

I/we selected the Loan Option above for the following reason(s) (e.g., particular loan features (such as the loan term, lowest interest rate, etc.), creditor's reputation, etc.):

By signing below, I/we hereby acknowledge receipt of this Loan Options Disclosure ("Disclosure") and expressly certify to the Loan Originator and creditor as follows:

- (i) I/we have read this Disclosure in its entirety, or have had this Disclosure read to me/us by a person I/we trust other than an employee or representative of the person or company providing me/us this Disclosure;
- (ii) I/we understand the information contained herein and have had the opportunity to ask any questions, or seek any legal or other counsel, as I/we deem appropriate prior to signing this Disclosure;
- (iii) I/we understand that signing this Disclosure creates no obligation to obtain a loan through any particular person or company (including, the person or company providing me this Disclosure);
- (iv) My/our selection of a Loan Option has been voluntary, based on my/our own evaluation of my/our particular needs and interests, and neither the Loan Originator, nor the person or company providing me/us this Disclosure, nor any other person affiliated with either, has advised, counseled or otherwise influenced me/us in selecting a particular loan option;
- (v) I/we understand that a number of other disclosure documents, and other information, are being (or will be) provided, under applicable Federal, state and/or local laws, and that the Loan Originator and creditor strongly encourage me/us to closely review each of these various documents when deciding whether and how to proceed with any particular loan transaction; and
- (vi) Except for Loan Types for which a Loan Options Disclosure has been presented, I/we have not expressed an interest in any other Loan Type.

Donna L Johansen Cross

Date

Date

Tangible Net Benefit Disclosure

Borrower(s): Donna L Johansen Cross

Date: 01/23/2013

Loan Number: [REDACTED]

Property Address: [REDACTED]
Warrenton, VA 20187

Lender/Broker: Virginia Heritage Bank

Loan Originator: Kim Ann Cybulski

License #: [REDACTED]

License #: 188605

NMLS #: [REDACTED]

NMLS #: 188605

The undersigned borrower(s) plan(s) to enter into a transaction which refinances an existing mortgage loan with a new mortgage loan secured by the property located at the address above. This worksheet is designed to assist borrowers, mortgage lenders and mortgage brokers in determining if a proposed loan has a reasonable, tangible net benefit to the borrower(s).

The following is a consideration of the loan terms and features of the new loan compared to the loan terms and features of the existing loan to determine the tangible net benefit as it relates directly to the new loan:

| Loan Information | | | | | |
|--|--|--|----------------------------------|--|--|
| | New Loan | | | Existing Loan | |
| Loan Date | 02/22/2013 | | | 03/30/2010 | |
| Loan Amount | 312,000.00 | | | 397,800.00 | |
| Loan Term | 360 | | | 360 | |
| Type of Loan | <input checked="" type="checkbox"/> Fixed Rate | <input type="checkbox"/> ARM | <input type="checkbox"/> Balloon | <input checked="" type="checkbox"/> Fixed Rate | <input type="checkbox"/> ARM |
| Loan Interest Rate | Initial Interest Rate: Fully Indexed Rate: Maximum Rate: APR: | 3.750 3.750 3.797 | | Initial Interest Rate: Fully Indexed Rate: Maximum Rate: APR: | 5.375 5.375 |
| Monthly Payment Amount Includes hazard insurance and/or property taxes | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| Payment Amount | 1,444.92 | | | 2,616.00 | |
| Payment Amount with MI | 1,444.92 | | | | |
| Total Monthly Mtg. Obligation | 1,819.42 | | | 2,616.00 | |
| Loan to Value Ratio | 78.987 | | | 100.000 | |
| Loan contains Mortgage Insurance | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| Loan contains Prepayment Penalty provision | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| Loan contains Negative Amortization provision | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
| Loan contains Balloon Payment provision | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |

**By refinancing the existing loan(s), the following benefits apply to the borrower(s):
(each borrower must initial any benefit that applies):**

Borrower(s) Received Reasonable, Tangible Net Benefit:

I/We have considered the terms of both the existing and new loan and my/our personal circumstances. I/We understand that the terms of the new loan may be different than the terms of my/our existing loan, and I/we believe that the overall benefits of the new loan identified above make the new terms beneficial to me/us, and provide us with a reasonable, tangible net benefit. By signing below, I/we hereby acknowledge reading, understanding and completing all of the information above, and that I/we have received a copy of this document on the date indicated below.

Borrower Name
Donna L. Johansen Cross

Dis - Net Tangible Benefit.p2 ~ 05/2012 ~ Encompass®

Borrower Name

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Loan Number:

Credit Inquiry Certification

I/We have reviewed the credit inquiries that have been identified on our credit report over the previous 120 days and certify that no additional credit has been established from each inquiry, or the associated debt is reported on our credit report. In addition, I/We certify that no new inquiries were authorized since the date of the credit report and no new credit has been obtained.

DATE

BORROWER

DATE

CO-BORROWER

DC001543